JSL, 10(8), August 2025: 01- 08

Online ISSN: 2456-1495
CODEN (USA): JSLOBJ

JOURNAL OF SCIENTIFIC LETTERS
www.jslsci.com

ASSESSING CUSTOMER SATISFACTION WITH PUBLIC SECTOR BANKS IN THE POST-COMPUTERIZATION AND DIGITALISATION PERIOD: A STUDY OF BELAGAVI DISTRICT

Dhanyakumar Venkannavar
Research Scholar, Sunrise University, Alwar, Rajasthan
Dr. Deshmukh Narendrarao
Research Supervisor, Sunrise University, Alwar, Rajasthan

ABSTRACT

The post-computerization and digitalisation period has significantly transformed the functioning of public sector banks and the way customers access and experience banking services. This study examines customer satisfaction with public sector banks in Belagavi District, with particular emphasis on the changes brought about by computerization, internet banking, mobile banking, ATMs, digital payments, and other technology-enabled services. The study seeks to assess customers' perceptions regarding service quality, accessibility, convenience, transaction efficiency, reliability, security, responsiveness, and overall satisfaction. It also considers the challenges faced by customers in adopting digital banking services, including technical difficulties, security concerns, limited digital awareness, and service-related issues. Primary data will be collected from selected customers of public sector banks in Belagavi District through a structured questionnaire, while relevant secondary information will be obtained from reports, publications, and scholarly sources. The findings are expected to provide insights into changing customer expectations and help public sector banks improve service quality, digital accessibility, customer support, and overall satisfaction.

Keywords: Customer Satisfaction, Public Sector Banks, Computerization, Digitalisation, Digital Banking, Internet Banking, Mobile Banking, ATM Services.

E-mail: *editor.jslsci888@gmail.com*

Online ISSN: 2456-1495
CODEN (USA): JSLOBJ

INTRODUCTION

The banking sector in India has undergone significant transformation following the introduction of computerization and rapid digitalisation. Public sector banks have increasingly adopted information technology to improve operational efficiency, reduce transaction time, expand service accessibility, and provide customers with convenient banking facilities. Services such as Automated Teller Machines (ATMs), internet banking, mobile banking, electronic fund transfers, digital payments, and online customer support have changed the traditional banking experience. In this evolving environment, customer satisfaction has become an important indicator of banking service effectiveness. Customers now expect banking services to be convenient, reliable, secure, responsive, and easily accessible. However, digitalisation has also introduced challenges such as technical failures, cybersecurity concerns, lack of digital awareness, and difficulties in using online platforms. Against this background, the present study focuses on assessing customer satisfaction with public sector banks in Belagavi District. It examines customers' perceptions of technology-enabled services and identifies factors influencing their overall banking experience in the post-computerization and digitalisation period.

REVIEW OF LITERATURE

Kasilingam, Dr & V, Ms. (2024) Digital banking is one of the most significant innovations in the banking industry that has been around for a long time. While there are many benefits that consumers get from using online banking, there are also some major challenges and challenges that marketers in the online banking industry face. The main challenges that internet banking marketers need to overcome in order to succeed in this industry are low marketing budgets, traditional bank behavior, security, technological issues, and transaction issues. As the years have passed by, digital banking has become more and more popular in the banking industry. Nowadays, the concept of digital banking is accepted in the world and it has gained popularity as a way of doing business. The unstoppable power of digital technology is transforming the financial services industry. This study seeks to identify the differences in problems faced by clients of different public sector banks when using digital banking services. 600 participants were randomly selected from those who had access to digital banking in Karnataka, and the primary data collected through a questionnaire was used as the basis for the analysis. The data was then interpreted using Statistical Processes Statistics (SPSS) and chi-square analysis, as well as a t-test.

Online ISSN: 2456-1495
CODEN (USA): JSLOBJ

Sharma, Poonam et al., (2024) Digital banking refers to the automation of traditional banking services. It allows customers to access banking services via electronic or online platforms. Essentially, digital banking involves digitizing all banking operations and replacing a bank's physical presence with a continuous online presence, thereby eliminating the need for customers to visit a branch. The results of the literature review primarily draw from previous studies, reports, and data on the impact of digitalization on Indian banks. Thus, there was a need to validate these findings to substantiate the level of customer satisfaction and revenue generation in the banking sector due to digitalization during the COVID-19 pandemic. This chapter proposes to validate the findings specifically concerning the impact of digitalization on the banking sector during the COVID-19 period. It provides detailed insights into the basic status of the banking sector due to digitalization during this time. Additionally, this chapter analyzes major factors affecting customer satisfaction and revenue generation in the banking sector due to digitalization during the COVID-19 pandemic. Various statistical tools and techniques were employed for data analysis in this chapter. According to the research methodology, responses were collected from various parts of India, resulting in completed and usable responses. Additional details related to the survey responses are presented in this chapter. Some responses were not included in the analysis due to incomplete questionnaire entries. Additionally, some respondents declined to participate in the survey for reasons cited in the non-response slip, including the non-relevance of the research topic, lack of interest, lack of time, lack of experience, and objections to specific questions in the questionnaire. Data analysis was performed using tools such as SPSS, Mini-tab statistical software, and Microsoft Excel. The results were primarily based on frequency analysis, descriptive statistics, and correlation analysis. While inferential statistics were not excluded from the analysis, they were used at various points to statistically identify and validate the degree of correlation or association between different variables.

Sayyad, Aiyesha & Subramanian, Pradeepa (2024) The banking industry is crucial for economic development, serving as a catalyst for growth in both agricultural and industrial sectors. As banks support modernization through financial products, they significantly impact the livelihoods of farmers and the expansion of businesses, ultimately fostering economic prosperity. In an increasingly competitive landscape, exemplary customer service emerges as a vital component for banks to establish trust and loyalty. Effective communication, salesmanship, and courtesy are essential attributes for bank staff, directly influencing customer satisfaction and retention. Despite the growing importance of digital banking

Online ISSN: 2456-1495
CODEN (USA): JSLOBJ

features, there is limited research investigating the factors influencing customer satisfaction within the private banking sector, particularly concerning the relationship between the quality of digital banking services and customer perceptions. This study aims to analyze customer satisfaction with digital banking features provided by private sector banks, identifying key factors that contribute to satisfaction or dissatisfaction. Utilizing a mixed-methods approach, quantitative data will be collected through structured surveys, complemented by qualitative insights from in-depth interviews. A minimum sample size of 50 participants will be targeted to ensure statistical power and generalizability of findings. This research addresses a critical gap in understanding customer satisfaction within the context of digital banking, emphasizing the need for continuous innovation and improvement in service delivery. Implications: By identifying key determinants of customer satisfaction, the study offers actionable insights for banks to enhance digital services, build trust, and improve customer loyalty. The findings are expected to contribute to the broader discourse on digital banking, guiding strategic decision-making in a rapidly evolving financial landscape.

Raju, Karthikeyan (2022) The main purpose of this research paper is to examine the impact of customer satisfaction of digitalization in banking industry. Now a days the banking institutions had brought new technologies to ensure better quality services to their customers with minimum level of cost. The required primary data have been collected from 100 sample respondents by adopting convenience sampling technique. Well-structured and pre tested questionnaire have used to collect the primary data. Simple percentage and chi-square test was used to analyze the collected data. The study resulted that most of the customers are satisfied by the digitalized services rendered by state bank of India (SBI).

Shiralshetti, A & Bagewadi, J (2012) In banking, quality of customer service plays a crucial role in the context of sustained business growth. The relationship between a bank and its customers must be a permanent and enduring one, which needs to be maintained with good quality of services. In the present paper, an attempt has been made to ascertain the level of satisfaction of customers as regards banking services in Belgaum District in Karnataka. It highlights the banks' marketing strategies. The satisfaction level of the customers has been measured and the varieties of new services which influence the satisfaction level of the customers have been analyzed. The level of customer service and satisfaction has been determined with the varieties of services provided by the banks in Belgaum District.

Online ISSN: 2456-1495
CODEN (USA): JSLOBJ

EVOLUTION OF COMPUTERIZATION AND DIGITALISATION IN PUBLIC SECTOR BANKING

The evolution of computerization and digitalisation has brought fundamental changes to the functioning of public sector banks in India. Traditionally, banking operations were largely dependent on manual record keeping, physical documentation, cash transactions, and face-to-face interactions between customers and bank employees. The introduction of computerization gradually modernized these processes by automating account management, transaction recording, fund transfers, and customer information systems. Computerization improved the accuracy and speed of banking operations while reducing paperwork and operational delays. The subsequent introduction of Core Banking Solutions enabled customers to access their accounts and conduct transactions from different branches, thereby making banking services more flexible and accessible. The development of Automated Teller Machines further expanded customer access to basic banking facilities beyond conventional branch working hours. With the growth of the internet and mobile technologies, public sector banks increasingly introduced internet banking, mobile banking applications, electronic fund transfers, and digital payment facilities. These developments have enabled customers to perform activities such as balance enquiries, bill payments, fund transfers, account management, and online purchases without visiting bank branches. Digitalisation has also encouraged the integration of technologies such as biometric authentication, QR-code payments, artificial intelligence-based customer support, and automated alerts. Government initiatives promoting digital payments and financial inclusion have further accelerated the adoption of technology-enabled banking services. However, the transition has not been without challenges. Customers may experience technical failures, cybersecurity concerns, privacy issues, transaction delays, and difficulties associated with limited digital literacy. Elderly customers and individuals with limited technological familiarity may particularly require assistance in using digital platforms. Consequently, public sector banks have had to focus not only on technological infrastructure but also on customer education, cybersecurity, responsive grievance redressal, and user-friendly digital interfaces. Overall, the evolution from manual banking to computerization and digitalisation represents a major transformation in public sector banking, influencing service delivery, operational efficiency, accessibility, and customer expectations. This transformation provides an important context for assessing customer satisfaction with public sector banks in Belagavi District.

Online ISSN: 2456-1495
CODEN (USA): JSLOBJ

DIGITAL BANKING SERVICES AND THEIR IMPACT ON CUSTOMER EXPERIENCE

Digital banking services have significantly changed the way customers interact with public sector banks by providing faster, more convenient, and accessible financial services. Facilities such as internet banking, mobile banking, Automated Teller Machines (ATMs), electronic fund transfers, UPI payments, debit cards, digital statements, and online bill payments allow customers to complete many banking activities without visiting a branch. These services have improved convenience by enabling customers to access accounts and conduct transactions at any time and from different locations. Transaction efficiency has also improved because digital platforms can reduce processing time and provide instant confirmation and transaction alerts. Mobile banking applications further enhance customer experience by bringing multiple banking facilities together through smartphones. Digital services can also improve transparency by providing customers with transaction histories, account information, and automated notifications. However, customer experience depends on the reliability, security, and user-friendliness of these platforms. Technical failures, poor internet connectivity, unsuccessful transactions, cybersecurity concerns, privacy issues, and difficulties in navigating digital applications may create dissatisfaction. Customers with limited digital literacy may also require additional guidance and support. Therefore, while digital banking has expanded accessibility and convenience, its effectiveness depends on consistent service availability, secure technology, responsive customer support, and effective grievance redressal. Assessing these factors is essential for understanding how digitalisation influences customer satisfaction with public sector banks in Belagavi District.

CONCLUSION

The study of customer satisfaction with public sector banks in the post-computerization and digitalisation period highlights the significant transformation in banking services and customer experiences. Computerization, internet banking, mobile banking, ATMs, digital payments, and other technology-enabled facilities have improved the accessibility, convenience, speed, and efficiency of banking transactions. At the same time, customer satisfaction depends on factors such as service reliability, security, responsiveness, ease of use, and effective grievance redressal. Although digitalisation provides substantial benefits, challenges such as technical failures, cybersecurity concerns, limited digital awareness, and difficulties in using digital platforms can affect customers' experiences. In the context of

E-mail: ***editor.jslsci888@gmail.com***

Online ISSN: 2456-1495
CODEN (USA): JSLOBJ

Belagavi District, understanding these factors is important for evaluating the changing expectations of bank customers. Public sector banks can strengthen customer satisfaction by improving digital infrastructure, ensuring secure and reliable services, providing adequate customer assistance, and promoting digital literacy. Thus, continuous technological and service improvements can contribute to a more efficient, accessible, and customer-oriented public sector banking system.

REFERENCES

1. Shiralshetti, A & Bagewadi, J. (2012). Banking Services and Customer Satisfaction: A Study on Banks in Belgaum District, Karnataka. The IUP Journal of Managerial Economics. 9(1) 56-68.
2. Raju, Karthikeyan. (2022). IMPACT OF CUSTOMERS' SATISFACTION TOWARDS DIGITALIZATION OF BANKING SECTOR WITH SPECIAL REFERENCE TO STATE BANK OF INDIA. 9(11) 173-177.
3. Kasilingam, Dr & V, Ms. (2024). Customers' Satisfaction On Digital Banking System With Reference To Select Public Sector Banks In Karnataka. Journal of Advanced Zoology. 45(1) 875-884.
4. Sharma, Poonam & Khatter, Dr & Scholar, Research. (2024). A Study of Customer Satisfaction due to the Digitalization During Covid-19 Period in the Banking Sector. 14(4) 1417-1428.
5. Sayyad, Aiyesha & Subramanian, Pradeepa. (2024). A STUDY ON CUSTOMER SATISFACTION TOWARDS THE DIGITAL BANKING FEATURES OFFERED BY PRIVATE SECTOR BANKS. Proceeding of International Conference on Social Science and Humanity. 1(1) 109-115.
6. Gazi, Md. Abu & Masud, Abdullah & Amin, Mohammad & Hossain, Md & Rahman, Abdul & Abdullah, Masuk. (2024). Evaluating customer satisfaction with the quality of online banking services after COVID-19: developing country perspective. Cogent Business & Management. 11(1) 1-22.
7. T.S, Sujith & P, Gayathri & Saboo, Arathy. (2025). Navigating Digital Banking: Assessing the E-Service Quality on E-Customer Satisfaction in Kerala Based Private Sector Bank. Journal of Neonatal Surgery. 14(28) 962-972.
8. Mwababa, Yvonne & Hapompwe, Chrine. (2024). Assessing The Effect of Digital Banking Services on Retail Banking Customers' Satisfaction Levels in Lusaka's

Central Business District. Journal of Economics, Finance And Management Studies. 07(7) 4574-4586.

9. Gunathilaka, P. & Rupasingha, R. A. H. M.. (2022). Customer Satisfaction on Digital Banking During the Covid-19 Pandemic: A Case Study of Banking Customers in Sri Lanka. Sri Lankan Journal of Banking and Finance. 5(2) 35-57.
10. Kitenga, Mutesi & Gracious Kaazara, Ariyo & University Research Repository Extension, Metropolitan. (2025). Electronic Banking And Customer Satisfaction. A Case Of Post Bank, William Street Branch. 4(1) 336-346.
11. Thakur, Tejnarayan & Devi, Debala. (2025). A comparative study of customer satisfaction in public vs private banks using SERVQUAL model. International Journal of Management, Public Policy and Research. 4(4) 143-158.